

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ROBERT C. SANDS, JR.
PATRICIA FARRELL SANDS
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:13-23735 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 25, 2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/30/2013 and confirmed on 10/29/13 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		137,106.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		137,106.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,525.00	
Trustee Fee	5,430.64	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,955.64

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	JPMORGAN CHASE BANK NA Acct: XXXXXXXXXX9/13	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: 0181	16,949.05	16,949.05	0.00	16,949.05
	JPMORGAN CHASE BANK NA Acct: 0181	0.00	84,801.94	0.00	84,801.94
	JPMORGAN CHASE BANK NA Acct: 0181	0.00	0.00	0.00	0.00
	PERITUS PORTFOLIO SERVICES II LLC/N Acct: 917	0.00	25,586.00	0.00	25,586.00
					127,336.99

Priority					
	JOAN SHINAVSKI ESQ Acct:	1,025.00	1,025.00	0.00	0.00
	ROBERT C. SANDS, JR. Acct:	0.00	0.00	0.00	0.00
	MCKAY & ASSOCIATES PC Acct:	0.00	0.00	0.00	0.00
	JOAN SHINAVSKI ESQ Acct:	2,500.00	2,500.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: 9002	813.37	813.37	0.00	813.37
	JPMORGAN CHASE BANK NA Acct: 9002	0.00	0.00	0.00	0.00
					813.37

Unsecured					
	DUQUESNE LIGHT COMPANY* Acct: 8001	146.26	0.00	0.00	0.00
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 3474	834.19	0.00	0.00	0.00
	HUNTINGTON NATIONAL BANK(*) Acct: 0375	25,347.19	0.00	0.00	0.00
	NORTHSIDE COMMUNITY DVLPMNT	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct:				
	BANK OF AMERICA**	0.00	0.00	0.00	0.00
	Acct: ?				
	AMERICAN EXPRESS CENTURION BNK	1,413.08	0.00	0.00	0.00
	Acct: 1007				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: ?				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: ?				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: ?				
	ALTAIR OH XIII LLC	745.82	0.00	0.00	0.00
	Acct: 9372				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: ?				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: ?				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: ?				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: ?				
	DISCOVER BANK(*)	0.00	0.00	0.00	0.00
	Acct: ?				
	EQUITABLE GAS CO(*)	0.00	0.00	0.00	0.00
	Acct: ?				
	FIRST NIAGARA BANK	34,045.72	0.00	0.00	0.00
	Acct: 1111				
	GAP/GE MONEY++	0.00	0.00	0.00	0.00
	Acct: ?				
	GEGRB HOME DESIGN	0.00	0.00	0.00	0.00
	Acct: ?				
	GEMB/JCPENNEY++	0.00	0.00	0.00	0.00
	Acct: ?				
	DEPARTMENT STORES NATIONAL BANK	2,652.91	0.00	0.00	0.00
	Acct: 5930				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: ?				
	TARGET NATIONAL BANK	0.00	0.00	0.00	0.00
	Acct: ?				
	GE CAPITAL/HOME DEPOT++	0.00	0.00	0.00	0.00
	Acct: ?				
	PITTSBURGH WATER & SEWER AUTH*	0.00	0.00	0.00	0.00
	Acct: ?				
	US DEPARTMENT OF EDUCATION	86,178.21	0.00	0.00	0.00
	Acct: 1975				
	QUANTUM3 GROUP LLC AGNT - MOMA F	4,849.02	0.00	0.00	0.00
	Acct: 7657				

*** N O N E ***

TOTAL PAID TO CREDITORS

128,150.36

TOTAL	
CLAIMED	813.37
PRIORITY	16,949.05
SECURED	156,212.40

Date: 09/25/2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

Imaged Certificate of Notice Page 5 of 8
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ROBERT C. SANDS, JR.
PATRICIA FARRELL SANDS
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:13-23735 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

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United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Robert C. Sands, Jr.
Patricia Farrell Sands
DebtorsCase No. 13-23735-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: msch
Form ID: pdf900Page 1 of 3
Total Noticed: 55

Date Rcvd: Sep 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Sep 27, 2018.

db/jdb +Robert C. Sands, Jr., Patricia Farrell Sands, 604 Lockhart Street,
Pittsburgh, PA 15212-5606

cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219

cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
Pittsburgh, PA 15212-5860

13768002 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

13705764 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998)

13705765 Blue from American Express, PO Box 981535, El Paso, TX 79998-1535

13705767 +Capital One/Saks Fifth Ave, PO Box 10327, Jackson, MS 39289-0327

13705768 Chase, PO Box 24696, Columbus, OH 43224-0696

13705769 +Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298

13705770 Citicards CBNA, PO Box 6241, lbs Cdv Disputes, Sioux Falls, SD 57117-6241

13705771 Comcast, PO Box 719, Toledo, OH 43697-0719

13710836 +Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053,
Mason, OH 45040-8053

13705780 +FedLoan Servicing, PO Box 69184, Harrisburg, PA 17106-9184

13705784 +Guardian Protection Service, 174 Thorn Hill Road, Warrendale, PA 15086-7528

13761507 +JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail,
Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774

13705787 +Jennifer L. Tis Esquire, Bernstein-Burkley PC, 707 Grant Street Suite 2200 Gulf Tower,
Pittsburgh, PA 15219-1945

13705788 +Kore Image Technologies LLC, 604 Lockhart Street, Pittsburgh, PA 15212-5606

13705790 +Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053

13705791 +Northside Community Development Fund, 922 Middle Street, Pittsburgh, PA 15212-7200

13842401 +Santander Consumer USA, PO Box 660633, Dallas TX 75266-0633

13866486 +Santander Consumer USA, Po Box 560284, Dallas, TX 75356-0284

13705792 +Sears/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

13705793 +Small Business Administration, 411 Seventh Avenue Suite 1450, Pittsburgh, PA 15219-1905

13705795 +Target National Bank, c/o Target Card Services, PO Box 9500, Minneapolis, MN 55440-9500

13705796 +The Home Depot, PO Box 790328, Saint Louis, MO 63179-0328

13705797 +The Pittsburgh Water and Sewer Authority, Penn Liberty Plaza I, 1200 Penn Avenue,
Pittsburgh, PA 15222-4216

13705798 ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
(address filed with court: U S Department of Education AFSA, PO Box 7202,
Utica, NY 13504-7202)

13705799 U.S. Attorneys Office, Western District of Pennsylvania,
633 U.S. Post Office and Courthouse, Grant Street, Pittsburgh, PA 15219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: peritus@ebn.phinsolutions.com Sep 26 2018 02:44:46
Peritus Portfolio Services II, LLC assignee for NCE, P.O. Box 141419,
Irving, TX 75014-1419

cr E-mail/PDF: rmscedi@recoverycorp.com Sep 26 2018 02:48:59
Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
Miami, FL 33131-1605

13762550 +E-mail/Text: bncmail@w-legal.com Sep 26 2018 02:44:11 ALTAIR OH XIII, LLC,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13705766 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 26 2018 02:48:26 Capital One/Best Buy,
PO Box 5893, Carol Stream, IL 60197-5893

13705772 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 26 2018 02:43:39 Comenity Bank/EDDIEBAU,
PO Box 182789, Columbus, OH 43218-2789

13705773 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 26 2018 02:43:39 Comenity Bank/EXPRESS,
PO Box 182789, Columbus, OH 43218-2789

13705774 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 26 2018 02:43:39 Comenity Bank/JCREWINC,
PO Box 182789, Columbus, OH 43218-2789

13705775 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 26 2018 02:43:40 Comenity/JJILL,
PO Box 182789, Columbus, OH 43218-2789

13705776 E-mail/Text: mrdiscen@discover.com Sep 26 2018 02:43:19 Discover Card, PO Box 30421,
Salt Lake City, UT 84130-0421

13705777 +E-mail/Text: kburkley@bernsteinlaw.com Sep 26 2018 02:44:37 Duquesne Light Company,
Customer Care Department, 411 Seventh Avenue, MD 6-1, Pittsburgh, PA 15219-1942

13721813 +E-mail/Text: kburkley@bernsteinlaw.com Sep 26 2018 02:44:37 Duquesne Light Company,
c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,
Pittsburgh, PA 15219-1908

13705779 +E-mail/Text: bankruptcy@erieinsurance.com Sep 26 2018 02:44:43 Erie Insurance Group,
100 Erie Ins. Pt., Erie, PA 16530-0001

13705781 E-mail/Text: fnb.bk@fnfg.com Sep 26 2018 02:44:19 First Niagara Bank, PO Box 514,
Attn: Customer Service, Lockport, NY 14095-0514

13724623 +E-mail/Text: kburkley@bernsteinlaw.com Sep 26 2018 02:44:37 First Niagara Bank, N.A.,
c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,
Pittsburgh, PA 15219-1945

District/off: 0315-2

User: msch
Form ID: pdf900

Page 2 of 3
Total Noticed: 55

Date Rcvd: Sep 25, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13705782 E-mail/PDF: gecsed@recoverycorp.com Sep 26 2018 02:49:21 GECRB/GAP, PO Box 965005,
CLOT, Orlando, FL 32896-5005
13705783 E-mail/PDF: gecsed@recoverycorp.com Sep 26 2018 02:49:22 GECRB/Home Design-CE/APPL,
PO Box 965036, Orlando, FL 32896-5036
13705785 E-mail/Text: bankruptcy@huntington.com Sep 26 2018 02:43:59 Huntington Mortgage,
PO Box 1558, Columbus, OH 43216-1558
13707616 +E-mail/Text: bankruptcy@huntington.com Sep 26 2018 02:43:59 Huntington National Bank,
P.O. Box 89424, Cleveland, OH 44101-6424
13705786 +E-mail/PDF: gecsed@recoverycorp.com Sep 26 2018 02:48:23 JCPenney,
GE Capital Retail Bank, ATTN: Bankruptcy Department, PO Box 103104,
Roswell, GA 30076-9104
13721396 E-mail/Text: bk.notifications@jpmchase.com Sep 26 2018 02:43:42 JP Morgan Chase Bank, N.A.,
National Bankruptcy Department, P.O. Box 29505, AZ1-1191, Phoenix, AZ 85038-9505
13705789 +E-mail/PDF: gecsed@recoverycorp.com Sep 26 2018 02:48:51 Lowe's, GE Capital Retail Bank,
ATTN: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104
13774916 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 26 2018 02:48:28
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14106394 E-mail/Text: peritus@ebn.phinsolutions.com Sep 26 2018 02:44:46
Peritus Portfolio Services II, LLC, Assignee for NCEP, LLC, P.O. BOX 141419,
IRVING, TX 75014-1419
14249460 E-mail/Text: bnc-quantum@quantum3group.com Sep 26 2018 02:43:46
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13711362 E-mail/PDF: rmsced@recoverycorp.com Sep 26 2018 02:49:30
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
13705794 +E-mail/Text: bk.notifications@jpmchase.com Sep 26 2018 02:43:42 Subaru Motor Finance,
c/o JPMorgan Chase Bank, PO Box 901076, Fort Worth, TX 76101-2076
13723300 +E-mail/Text: bncmail@w-legal.com Sep 26 2018 02:44:11 TD BANK USA, N.A.,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr First Niagara Bank, N.A.
cr JP MORGAN CHASE BANK, NATIONAL ASSOCIATION
cr* +Northside Community Development Fund, 922 Middle Street, Pittsburgh, PA 15212-7200
cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13705778 #Equitable Gas Company, PO Box 6766, Pittsburgh, PA 15212-0766

TOTALS: 2, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 27, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 25, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JP MORGAN CHASE BANK, NATIONAL ASSOCIATION
andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor JP MORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com
Joan Shinavski on behalf of Joint Debtor Patricia Farrell Sands joan@mckaylaw.com,
ann@mckaylaw.com; jshinavski@hotmail.com
Joan Shinavski on behalf of Plaintiff Patricia Farrell Sands joan@mckaylaw.com,
ann@mckaylaw.com; jshinavski@hotmail.com

District/off: 0315-2

User: msch
Form ID: pdf900

Page 3 of 3
Total Noticed: 55

Date Rcvd: Sep 25, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Joan Shinavski on behalf of Plaintiff Robert C. Sands, Jr. joan@mckaylaw.com,
ann@mckaylaw.com;jshinavski@hotmail.com
Joan Shinavski on behalf of Debtor Robert C. Sands, Jr. joan@mckaylaw.com,
ann@mckaylaw.com;jshinavski@hotmail.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Peter J. Ashcroft on behalf of Creditor First Niagara Bank, N.A. pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Robert W. Koehler on behalf of Creditor Northside Community Development Fund
rkoehler@pghlaw.com, hobkin.koehler@aim.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
Scott A. Dietterick on behalf of Creditor JP MORGAN CHASE BANK, NATIONAL ASSOCIATION
sad@jsdc.com, kab@jsdc.com;cls@jsdc.com;bankruptcynotice@zuckergoldberg.com;klm@jsdc.com
TOTAL: 13